UNDERSTANDING CONSUMER BEHAVIOR IN ONLINE EDUCATION: FACTORS INFLUENCING PURCHASE INTENTION OF PAID ONLINE COURSE

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Abstract

The evolution of technology has significantly influenced educational methodologies, leading to a surge in the popularity of online learning platforms. This study aims to investigate the factors influencing the purchase intentions of paid online courses in Indonesia. Utilizing a quantitative research design, the study examines the impact of several variables: certificate, performance expectation, perceived lecturer expertise, testimonial, brand trust, perceived financial cost, and personal trial experience on the decision-making process of consumers considering paid online courses. Variables examined in this research was obtained from the previous research and preliminary research to confirm the importance of these variables. Sample used in this research are 237 respondent that fit the criteria of having experience in using Online Paid Course, since this resarch used judgmental sampling. Data are gathered using questionnaire and analyze using SPSS 27.0. The findings reveal that perceived lecturer expertise and personal trial experience significantly enhance purchase intentions, underscoring the importance of credible instructors and the opportunity for prospective students to experience courses before enrollment. Perceived financial cost also plays a critical role, indicating that cost-effective pricing strategies are essential for attracting and retaining learners. Some group with different motivation and type has different important variable for them. Future research are recommended to explore on more specific themes like career switchers or detailed evaluations of an OPC provider's brand, considering user experience and other key aspects that influence brand perception and purchase decisions in the evolving field of online education.

Keywords: Online Paid Course, Perceived Lecturer Expertise, Perceived Financial Cost, and Personal Trial Experience

Introduction

Indonesia is a large country with an expansive population pyramid type, indicating a high proportion of young people. Based on the Central Bureau of Statistics (in Indonesian known as BPS) survey published in February 2024, Indonesia's population consisted of 214.00 million people of working age. Out of this, 149.38 million people (69.80%) were part of the labor force, while 64.62 million people (30.20%) were not part of the labor force. The open unemployment rate in February 2024 was 4.82%, which means that out of the total labor force, 7.20 million people were unemployed. This represents a decrease of 0.79 million unemployed people compared to February 2023 (BPS, 2024). Based on that information, Indonesia's dependency ratio as of 2024 reached 43.26%, which means that every 100 people of productive age bear around 43 people of unproductive age.

With the large number of young people, the number of job seekers is also high. Based on the National Labor Force Survey (Sakernas) conducted by BPS in February 2024, the labor force participation rate (TPAK) increased to 69.80%. The number of people employed increased to 142.18 million, which is 3.55 million more than in February 2023 (BPS, 2024).

Given the high number of young people in Indonesia who are looking for job vacancies, each individual needs to gain experience, knowledge and skills to add value to the individual in order to be seen by recruiters. Moreover, during the Covid-19 pandemic from 2019 to 2021, there were also dismissals during the pandemic which also impacted the number of job seekers. With the combination of these factors, coupled with the trend of online activities during the Covid-19

pandemic, the trend of online courses is growing (Taherdoost, 2018; Venkatesh et al., 2012; Wen et al., 2011).

The e-education sector in Indonesia has been rapidly growing. By 2024, it is estimated that the Indonesian market for online learning platforms will generate a revenue of US$517.40 million, with an annual growth rate of 7.35% based on CAGR 2024-2026 (Statista, 2024). This growth reflects an increasing demand for online learning, which has been influenced by technological advancements, the impact of the COVID-19 pandemic on traditional education, and a growing recognition of the importance of lifelong learning.

It is also boosted by the government program, namely pre-employment (in Indonesia known as Prakerja), which allows its recipient to acquire learning and enrichment skills that can be used for skill enhancement. This program was targeted by the government for job seekers, workers/ labourers who were affected by the termination of employment, and/or workers/ labourers who need to improve their competencies, including micro and small business owners (cited from Prakerja official website).

Online courses are an interesting entity to study. Apart from its many users, its massive development which is also driven by the incessant digitalization in all sectors, online courses, like other startups in Indonesia and around the world, can face major obstacles and then close down. This can be based on a variety of reasons, including reduced or no funding from investors, inability to compete in the red ocean, etc. It is important for edtechs to know what factors are important to their target market and strengthen them accordingly (Pardos, 2015; Ray et al., 2021; Sohaib & Han, 2023).

Based on research conducted by Chen et al. (2021) and Tung and Chang (2008) on consumers' purchase intention towards online paid courses, many variables can affect online paid course purchase intention, including perceived lecturer expertise, personal trial experience, trust, performance expectation, and perceived financial cost. These factors were then chosen to be investigated in this study because they are in line with the results of preliminary research in the form of interviews with 10 online course users as some of the most mentioned variables are price and cost, testimonial, brand name, the lecturer's expertise and certificate.

In previous studies, reference research was carried out in China, a developed country. However, similar research on these specific variables has not been conducted in developing countries like Indonesia. Research in Indonesia about purchase intention has primarily centred around brand, advertising, and e-WOM, on various services or products. This indicates a potential for exploring whether there are any differences in consumers' intention to purchase paid online course products between developed and developing countries. Understanding this variable can help online course providers tailor their marketing strategies for the Indonesian market (Kim, 2010; Littenberg-Tobias et al., 2019; Oh & Yoon, 2014).

Based on the research questions, the objectives of this research are as follows: To identify factors that influence customers to purchase online course products. To explore and determine the impact of demographic characteristic and motivation on significant key variables of the online course product.

Research Methods
Research Design

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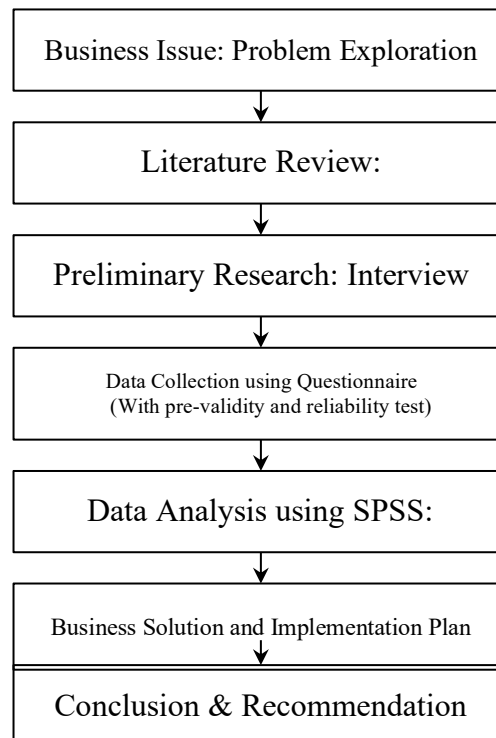
Figure 1. Research Design

Sampling Method

The sampling method used in this research is a non-probability sampling technique. The study will utilize judgmental sampling, part of non-probability sampling, in which elements of the population are intentionally selected to align with the researcher's judgment. This approach enables a focused selection based on specific parameters and criteria (Malhotra et al., 2020). Refer to Malhotra (2020), sample sizes used in this research with a minimum of 200 as this research is a problem identification type. The criteria of the respondents of this research is to have experience of using paid online courses.

Data Collection Instrument

The main tool for data collection will be a well-organized questionnaire. This survey consists of a combination of Likert-scale queries, multiple-choice questions, and some open-ended items to collect extensive information on customer experience and attitudes. The questionnaire sections will align with the variables, and explore the questionnaire's question of relevant research. In addition to primary data, secondary information from diverse sources such as BPS and government records, academic journal articles, books, and publicly available data like Statista were utilized.

Data Collection Procedure

The survey is distributed via various online channels, such as social media and the SBM ITB mailing list specifically targeting individuals who have experience with online courses. The collection procedure will adhere to principles of voluntary participation and informed consent to ensure the reliability and validity of the responses. Prior to the wide distribution of the questionnaire, validity and reliability tests were conducted with data from 30 respondents.

Data Analysis Method

The collected data is analyzed through descriptive and inferential analysis. Descriptive analysis is used to describe the characteristics of the respondents, which provides an overview and pattern in data. Inferential analysis is conducted to make conclusions and generalizations about the population through the sample.

Statistical Techniques

The collected data will be analyzed using statistical techniques with SPSS statistical analysis tools. The chosen methods is multiple regression analysis for research question 1. Multiple regression is a statistical technique employed to model the relationships between multiple predictor variables and a criterion variable (Crano et al., 2014).

Data Interpretation

The analysis of the data will concentrate on identifying important connections between the components of the independent variables and their influence on consumer intentions to purchase online courses. The findings will be interpreted with consideration of the research objectives and questions outlined in the research process design, to ensure that the findings address the research goals and contribute to the existing knowledge base, particularly within the online education market. The valuable insights into consumer behaviour within the context of online education can be used in online course provider's future marketing strategies.

Validity and Reliability Test

The research instruments were checked for validity and reliability prior to the process of distributing the questionnaires. This ensures that the instruments used can measure the things to be researched in this study. In the following section enclose the results of checking the validity and reliability of the questionnaire from the results of 30 respondents.

Validity

For validity assessment, Pearson correlations exceeding r-table at Df = N-2; where N = 30 is around 0.3610 indicate validity.

Reliability

Reliability can be done through test/retest, alternative forms and internal consistency. In this research, internal consistency reliability is run to assess the consistency of the results of the questionnaire

Results and Discussion

Descriptive Analytics

In this subsection, respondent profiles are described using descriptive statistical analysis. In the form of percentages displayed through tables, demographics and information related to the characteristics of 237 respondents are presented.

Gender

Table 1. Respondent Demographic-based on Gender

Gender	f	%
Male	101	42.6%
Female	136	57.4%
Total	225	100

This section describes the gender groups of the respondents of this study. The numbers between two groups are almost equal. There were 136 women (57.4) involved in the study, while there were 101 men (42.6%). This could be influenced by the research topic that may be more attractive to women or women tend to have greater access to the survey.

Table 2. Respondent Demographic-based on Age

Age range	f	%
15-19 years old	5	2.1%
20-24 years old	65	27.4%
25-29 years old	107	45.1%
30-34 years old	30	12.7%
35-39 years old	20	8.4%
40-44 years old	8	3.4%
45-49 years old	1	0.4%
50-54 years old	1	0.4%
Total	237	100%

Most respondents were in the 25-29 age group, covering almost half of the total respondents (45.1%). The 20-24 age group was also significant with over a quarter of the total respondents (27.4%). The 35-39 age group followed as the third largest age group in this study with 12.7%. There was a significant decrease in participation in the older age groups, with only a small number of respondents over 40 years old participating. This might related with the research topic of online courses which may be more familiar within young people.

Education Background

Table 3. Respondent Demographic-based on Education Background

Age range	f	%
SMP	1	0.4%
SMA	45	19%
D1/D2/D3	15	6.3%
D4/S1	161	67.9%
S2	15	6.3%
Total	237	100%

The most common level of education in this study is D4/S1 group with 67.9% of total respondents. This indicates that most respondents have an undergraduate educational background. Respondents with high school education are also quite significant, covering for almost 19% of the total sample. Group with level education S2 and D1/D2/D3 covering the same percentage, 6.3% of each.

Occupation

Table 4. Respondent Demographic-based on Occupation

Occupation	f	%
Full-time worker, contractual	24	10%
Full-time worker, permanent	83	35%
Fresh graduate	16	7%
University student	48	20%
Freelancer	37	16%
Student	4	2%
Entrepreneur	18	8%
No job	7	3%
Total	237	100%

This data illustrates the diversity of employment status among respondents, from permanent full-time workers to students and the unemployed. The majority of permanent employment indicates economic stability among most respondents, however there is also a significant representation of the population who are self-employed or studying. The largest group was those with permanent full-time jobs with 83 respondents (35%). The next largest group was students with 48 respondents (20%) still studying at university. This group is quite large, indicating that a portion of the respondents are participants who are still getting an education. The next group was 37 respondents (16%) working as freelancers. This shows that there is a significant trend of self-employment among respondents, which could also be influenced by the lack of job vacancies in the present time, which is the reason why some respondents decided to work for themselves. The following groups are full-time workers, contractual with 24 respondents (10%), entrepreneurs with 18 respondents (8%), fresh graduates with 16 people (7%), unemployed with 7 people (3%), and students with 4 respondents (2%).

Monthly Income

Table 5. Respondent Demographic-based on Monthly Income

Monthly Income	f	%
<Rp 1.000.000	20	8%

Monthly Income	f	%
Rp 1.000.000 - Rp 3.000.000	53	22%
Rp 3.000.000 - Rp 5.000.000	77	32%
Rp 5.000.000 - Rp 10.000.000	59	25%
Rp 10.000.000 - Rp 20.000.000	20	8%
>Rp 20.000.000	8	3%
Total	237	100%

The largest group has a monthly income in the range of Rp 3,000,000 - Rp 5,000,000 as many as 77 people, which is 32% of the total respondents. The second largest group is with a monthly income of Rp 5,000,000 - Rp 10,000,000 as many as 59 people (25%). Then followed by the group with a monthly income of Rp 1,000,000 - Rp 3,000,000 as many as 53 people (22%). Respondents who are members of the income group of more than Rp 20,000,000 are the smallest group with 3% of the total sample.

Expenditure per Month on Online Paid Course Purchases

Table 6. Respondent Demographic-based on Online Paid Course Purchases

The budget on OPC Purchase	f	%
< Rp 250.000	63	27%
Rp 250.000 - Rp 500.000	67	28%
Rp 500.000 - Rp 1.000.000	58	24%
Rp 1.000.000 - Rp 3.000.000	18	6%
Rp 3.000.000 - Rp. 7.000.000	7	3%
> Rp.7.000.000	10	4%
Total	237	100%

In this section, respondents were asked to indicate the average amount they had spent per month on the purchase, access, and subscription to online paid courses over the past three months. The respondents could be grouped into three big categories, with 67 people (28%) having a budget of Rp 250,000-500,000, 63 people (27%) having a budget of less than Rp 250,000, and 58 people (24%) having a budget of between Rp 500,000 and Rp 1,000,000. The remaining respondents were distributed across the following budget categories: Rp 1,000,000 - Rp 3,000,000 (6%), Rp.7,000,000 and above (4%), and Rp 3,000,000 - Rp. 7,000,000 (3%).

Online Paid Course Usage Duration

Table 7. Respondent Demographic-based on Online Paid Course Usage Duration

OPC Usage Duration	f	%
3 months ago	48	20%
Last 4-6 months	69	29%
Last 7-11 months	33	14%
Last 1-2 years	53	22%
Last 3-5 years	28	12%
>5 years	6	3%
Total	237	100%

The majority of respondents were split into three groups based on how long they had been using the service: as many as 69 individuals (29%), as many as 53 people (22%) and as many as 48 people (20%) over the last 4-6 months, last 1-2 years, and 3 months ago. Next in size by number of respondents is the group of users who have used OPC for the last 7–11 months, which includes 33 individuals (14%). This demonstrates a high adoption rate that occurred recently, following the previous two-years Covid-19 lock down. This is further supported by the fact that just 6 responders, or 3% of the sample, had been using OPC for more than five years.

Online Paid Course Platform

Table 8. Respondent Demographic-based on OPC Provider

OPC Provider	f
Myskill	77
Belajarlagi	16
Skill Academy	15
Udemy	36
Coursera	16
RevoU	32
Ruangguru	26
Zenius	8
Purwadhika	3
Tempo Academy	2
Binar Academy	2
Vokraf	1
Google Garage	3
LinkedIn Learning	3
Skillhub	4
Others	47

In this section, respondents were allowed to typing all of the OPC provider they used. Three brand with most users are Myskill, Udemy and RevoU. Myskill leads significantly with 77 mentions, indicating a strong preference or higher visibility amongst the respondents. This could suggest effective marketing strategies, a broad course selection, or higher satisfaction levels that resonate with the target audience. Udemy and RevoU also show notable mentions with 36 and 32 respectively, highlighting their strong presence in the online learning market. Udemy is known for its seasonal discount that might interesting for users and its global brand recognition, meanwhile RevoU provides its trial class that known as introduction 2 week. The category "Others", with 47 mentions, indicating that indicating a diverse range of preferences and possibly emerging platforms that are gaining traction but have not yet achieved mainstream recognition (Hsu & Lin, 2015; Impey & Formanek, 2021).

Online Course Format

Table 9. Respondent Demographic-based on Online Course Format

OPC Usage Duration	f	% of total 237 respondents
Bootcamp	104	56.5%
Webinar or One Time Class	158	66.2%
Subscription Class	134	43.9%

In this section, respondents were invited to select multiple course formats. This is evidenced by the 396 responses, which exceed the 237 respondents. The class format that was selected by the majority of respondents was the webinar or one-time class, which was chosen by 158 respondents. The webinar format requires less commitment and duration than other formats, which may contribute to its popularity. The second most popular class format is the subscription class, which does not require students to be present at a certain time and live class. This format is more suitable for some respondents whose time is limited, as was identified in the preliminary research. The bootcamp class format was the least chosen class format by respondents. This may be related to the longer class duration and usually higher price, as well as requiring more commitment and concentration due to more complex tasks (Goli et al., 2022; Hoy, 2014).

Table 10. Distribution of Respondents Based on Course Format and Occupation

Purpose	Full-time, contract	Full-time, permanent	Fresh Graduate	University Student	Freelancer	Student	Entrepreneur	Not working
Bootcamp	0.8%	17.3%	4.2%	9.7%	6.3%	0.8%	3.8%	0.8%

Purpose	Full-time, contract	Full-time, permanent	Fresh Graduate	University Student	Freelancer	Student	Entrepreneur	Not working
Webinar or One Time Class	7.6%	22.8%	4.2%	13.5%	10.1%	1.7%	4.6%	1.7%
Subscription Class	4.6%	19.8%	4.6%	12.%	9.7%	0.4%	3.4%	1.7%

*percentage to total respondents (237 people)

In general, there is a greater demand for live webinars or one-time classes from various occupation groups (Cong & Zheng, 2017). These include individuals from full time contract, full time permanent, university student, freelancer, and entrepreneur groups. This may be attributed to the format of the class, which is completed in a single meeting and requires less time and effort than longer classes. For other groups such as fresh graduates, class subscription is more efficient. This is related to the one-time payment system for the use of the class for a certain period, which is might be perceived as efficient for students. It could be argued that bootcamps are somewhat slightly less favorable to other classes in terms of percentage because of the longer duration, the higher fees, and the heavier assignments that require a more serious commitment than other classes. However, in some groups, bootcamp has almost as many fans as other classes, for example, in the fresh graduate and entrepreneur groups.

Table 11. Respondent Demographic-based on Online Course Format Variance

Amount of Online Course Format	f	%
1 format	120	51%
2 format	77	32%
3 format	40	17%
Total	237	100%

Most respondents only accessed online courses in one format, accounting for more than half of all respondents (51%). In order, respondents had experience with classes in two formats (32%) and then three different formats (17%). This is differentiated to see if there is a difference between respondents who focus on only one class format and those who take more than one class format. This may reflect respondents' preference to focus on one format that they have attended before.

Motivation of Taking Online Course

Table 12. Respondent Motivation of Taking Online Course

OPC Usage Duration	f	% of total (237)
Certification	172	73%
Switch Career	62	26%
Support Current Career	130	55%
Knowledge Enrichment	156	66%
Internship	4	2%

The most respondents answered that their purpose for taking paid online courses was to get a certificate (172 out of 237 total respondents). This is in line with the answers of several respondents in the preliminary interview who stated that certificates are important to them. In order after the certification purpose, the respondents' goals of using paid online courses are knowledge enrichment (156 people), support current career (130 people), switch career (62 people) and internship (4 people). Internship being the lowest might be relevant to the reality of not many online course providers provide this internship program.

Table13. Distribution of Respondents Based on Motivation and Occupation

Purpose	Full-time, contract	Full-time, permanent	Fresh Graduate	University Student	Free-lancer	Student	Entrep-reneur	Not working
Certification	8%	25%	5%	13%	13%	1%	5%	2%
Switch Career	3%	0%	9.7%	1.3%	3.8%	5.1%	1.7%	0.4%
Support Current Career	5%	24%	3%	7%	9%	1%	4%	2%
Knowledge Enrichment	5%	22%	4%	17%	9%	3%	4%	3%
Internship	0%	0.4%	0%	0.4%	0.4%	0%	0.4%	0%

*percentage to total respondents (237 people)

Since full-time permanent and university students are the most common occupational groups of respondents, these two groups have large percentages. For the full-time contract group, the top motivation for joining the OPC was certification (8%). It is possible that this is related to their desire to obtain certification as a secondary occupation or as a contingency plan for securing a more stable permanent position. For the full-time permanent group, certification (25%) and support current career (24%) were the two biggest motivations. This may be associated with the requirements of their present position in relation to their professional advancement. For fresh graduate students, the biggest reason was to switch careers, at 9.7%. This phenomenon may be attributed to the scarcity of employment prospects for graduates of specific academic disciplines, prompting them to pursue alternative careers. In search of more promising career opportunities, these individuals may enroll in courses that facilitate the acquisition of skills and knowledge more closely aligned with their desired career paths. Knowledge enrichment (13%) is the biggest motivation for both groups, students and freelancers. With this analysis, online course providers can tailor their marketing strategy and course design to suit the needs of specific job groups. For example, full-time professionals are more in need of advanced certificate courses, while introductory or diverse courses might attract students and freelancers looking to broaden their skill sets.

Table 14. Respondent Amount of Their Purpose

Amount of Purpose	f	%
1 purpose	61	25.7%
2 purposes	85	35.9%
3 purposes	73	30.8%
4 purposes	16	6.8%
5 purposes	2	0.8%
Total	237	100%

The distribution shows that most respondents tend to have between two and three goals, reflecting the tendency to seek multiple benefits from a single activity. The largest category is two goals with 35.9% of the total respondents. More than a third of respondents had two goals, suggesting that many individuals seek multiple benefits from the activities they participate in. The second largest group was the group of respondents who had three goals (30.8%), followed by one goal (25.7%). The group with one goal illustrates that a quarter of respondents have a single focus on their activities. The next group in order was the group with 4 goals (6.8%) and then 5 goals (0.8%).

Inferential Analysis

This section presents the findings of the analysis conducted on the sample data collected for this study. To address the research questions, an effect analysis was conducted using regression and difference tests in the form of a compared means test. Both analysis test was conducted using the SPSS program.

Multiple Regression Analysis

Table 15. Multiple Linear Regression Analysis

Variable	B	Beta	t	Significance
Constant	3.137		2.540	.012
CERT	.095	.121	1.964	.051
PEE	.062	.059	.909	.364
PLE	.352	.346	4.995	<.001
TESTI	.024	.033	.583	.561
BT	.077	.082	1.158	.248
PFC	.075	.124	2.416	.016
PTE	.179	.211	3.380	<.001

R = 0.670
R Square = 0.449
F-Change Statistic = 26.637

From table 11 above, it is known that the regression results show an R-Squared (R^2) of 0.449, indicating that approximately 44.9% of the variation in the dependent variable can be explained by the independent variables in this model. This suggests that other variables not included in this model may still have a significant impact. The F change statistic is 26.637 with significance <.001, indicating that the overall model is significant.

From this model, it is known that the significant variables are PLE (B = .352, p < .001), PTE (B = .179, p < .001), and PFC (B = .075, p = .016), which are reflected by p values < .05. Among them, PLE has the greatest influence on the dependent variable due to its larger coefficient than PTE and very small p-value.

In response to research question 1, *What factors influence customers to purchase online course products,* several variables were found to be significant. The regression analysis reveals that Perceived Lecturer Expertise (PLE), Perceived Financial Cost (PFC), and Personal Trial Experience (PTE) significantly influence purchase intentions. These factors explain about 44.9% of the variation in purchase intention, indicating that expertise of instructors, cost considerations, and trial opportunities are key for attracting customers.

Research hypotheses were mentioned at the end of chapter 2. Not all hypothesized variables were significant which suggesting that other factors not included in the model might also play a role. Analysis of each hypotheses are mentioned below:

1) H1: Certificate affects purchase intention
   Rejected (B = .095, p = .051). The p-value is slightly above the .05 threshold, suggesting that the effect of certificates on purchase intention is not statistically significant in this model.
2) H2: Performance expectation affects purchase intention
   Rejected (B = .062, p = .364). The p-value significantly exceeds the .05 level, indicating that performance expectations do not significantly influence purchase intentions.
3) H3: Perceived lecturer expertise affects purchase intention
   Accepted (B = .352, p < .001). This variable has a significant and strong positive impact on purchase intention, with the smallest p-value and a high beta, indicating a strong effect.
4) H4: Testimonial affects purchase intention
   Rejected (B = .024, p = .561). Testimonials do not appear to significantly influence purchase intentions, as indicated by the high p-value.
5) H5: Brand trust affects purchase intention
   Rejected (B = .077, p = .248). The influence of brand trust is not statistically significant in this model.
6) H6: Perceived financial cost affects purchase intention
   Accepted (B = .075, p = .016). Financial cost is a significant factor affecting purchase intentions, suggesting that lower costs could lead to higher intentions to purchase.
7) H7: Personal trial experience affects purchase intention
   Accepted (B = .179, p < .001). Personal trial experiences have a significant and positive impact on purchase intention, highlighting their importance in the decision-making process.

T-test

T-tests were conducted to look for differences between two groups. In this section, several groups were compared, including between genders and based on motivation for OPC use.

Table 16. Table T-Test Between Male and Female Respondent

Variable	Mean (Group 1)	Mean (Group 0)	t-value	df	p-value	Cohen's d	95% CI Lower	95% CI Upper
CERT	19.87	18.77	-1.181	235	.239	-0.155	-1.059	.265
PEE	19.17	19.17	0.000	235	.999	0.000	-.596	.596
PLE	19.94	19.45	2.094	235	.037	0.309	.046	1.526
TEST	18.44	18.95	-0.455	235	.650	-0.100	-.545	.872
BT	19.27	19.02	0.985	235	.325	0.145	-.308	.925
PFC	12.00	12.63	-1.296	235	.196	-0.191	-1.598	.330
PTE	19.31	18.94	0.854	235	.394	0.126	-.451	1.142
PUI	19.53	19.08	1.533	235	.127	0.226	-.129	1.033

This gender analysis showed that there was a significant difference between men and women in their perceptions of instructor expertise, with men rating it higher with a p-value of .037. This finding may indicate gender differences in how instructor expertise is perceived or valued, which may be important for educational institutions to consider when designing and delivering courses.

Table 17. T-Test Between Respondent Who Pursue Certification and Who Did Not

Variable	Mean (Group 1)	Mean (Group 0)	t-value	df	p-value	Cohen's d	95% CI Lower	95% CI Upper
CERT	19.45	17.82	4.560	235	< .001	2.458	0.927	2.337
PEE	19.58	19.68	-0.367	235	.714	-0.053	-0.646	0.443
PLE	19.30	19.68	-0.715	235	.777	-0.041	-0.484	0.646
TEST	18.45	18.06	0.970	235	.333	0.142	-0.398	1.170
BT	19.05	19.05	0.001	235	.999	0.000	-0.608	0.609
PFC	12.22	13.14	-1.923	235	.056	-0.279	-1.869	0.022
PTE	19.11	18.55	1.631	235	.104	0.237	-0.116	1.229
PUI	19.19	19.23	-0.153	235	.878	-0.022	-0.620	0.531

Based on the t-test comparison table between the groups that had the motivation to pursue certification and those that did not, the results indicate a statistically significant difference in certification scores between the two groups, with group who had motivation to get certificate having higher scores. No statistically significant differences were observed for the other variables examined, including PEE, PLE, TEST, BT, PTE, and PUI. The effect sizes for these variables were generally small, indicating minimal practical importance. It is matching that for a group whose motivation for OPS is certification, the certificate variable is considered important.

Table 18. T-Test Between Respondent with Switch Career Motivation and Who Did Not

Variable	Mean (Group 1)	Mean (Group 0)	t-value	df	p-value	Cohen's d	95% CI Lower	95% CI Upper
CERT	19.58	18.79	2.094	235	.037	2.541	.046	1.526
PEE	19.87	19.68	0.407	235	.684	0.191	-.192	.917
PLE	19.94	19.04	3.141	235	.002	1.929	.334	1.457
TEST	18.60	18.25	0.854	235	.394	0.142	-.451	1.142
BT	19.27	19.05	0.985	235	.325	0.146	-.308	.925
PFC	12.00	12.63	-1.296	235	.196	-0.191	-1.598	.330
PTE	19.31	18.83	1.361	235	.175	0.200	-.211	1.156
PUI	19.53	19.08	1.533	235	.127	0.227	-.129	1.033

The results show that certification and perceived lecturer expertise are important factors for those considering career changes. The certification measure was statistically significant (p =

.037, t = 2.094), indicating that those seeking to switch careers place greater value on certification relevance. The large effect size (Cohen's d = 2.541) suggests this is a substantial and meaningful difference. Perceived lecturer expertise was also highly significant (p = .002, t = 3.141), with a large effect size. This suggests that individuals going through career transitions tend to value the expertise of instructors, likely because they rely on such guidance during their career change process.

Table 19. T-Test Between Respondent with Support Current Career Motivation and Who Did Not

Variable	Mean (Group 1)	Mean (Group 0)	t-value	df	p-value	Cohen's d	95% CI Lower	95% CI Upper
CERT	19.21	18.75	1.380	235	.169	.180	-.197	1.117
PEE	19.83	19.33	1.690	235	.092	.220	-.071	.935
PLE	19.47	18.94	2.490	235	.013	.324	.183	1.574
TEST	18.74	17.86	2.516	233	.013	.326	.191	1.567
BT	19.29	18.75	1.982	235	.049	.258	.003	1.086
PFC	12.49	12.44	.122	235	.903	.016	-.801	.908
PTE	19.26	18.59	2.209	235	.028	.287	.073	1.273
PUI	19.46	18.88	2.250	235	.025	.294	.073	1.093

The results show that PLE, testimonials, brand trust, and PTE have significant differences between respondents who decide to purchase OPC for career transition purposes and those who do not. PLE and testimonials are significant with a p-value of .013, brand trust with a p-value of .049, and personal trial experience with a p-value of .028. These results show that respondents who are motivated by career development are active purchasers of their online courses. They consider the expertise of the instructor, read testimonials, consider the brand, and prefer a trial experience before purchasing the course. These findings suggest that companies targeting individuals with career development needs need to pay attention to these variables, including offering trial courses, which are not yet widely available from OPC providers.

Table 20. T-Test Between Respondent With Knowledge Enrichment Motivation and Who Did Not

Variable	Mean (Group 1)	Mean (Group 0)	t-value	df	p-value	Cohen's d	95% CI Lower	95% CI Upper
CERT	18.78	19.43	-1.883	235	.061	-.258	-1.343	.030
PEE	19.63	19.54	.781	235	.436	.107	-.320	.741
PLE	19.35	18.14	3.709	235	.0003	.511	.191	1.257
TEST	18.23	17.86	.867	235	.387	.119	-1.063	.413
BT	18.94	19.26	-1.115	235	.266	-.153	-.894	.248
PFC	12.57	12.27	.657	235	.512	.090	-.597	1.195
PTE	18.68	19.49	-2.558	235	.011	-.350	-1.442	-.187
PUI	19.18	19.23	-.201	235	.841	-.027	-.596	.486

When comparing respondents with and without knowledge enrichment goals, the Perceived Lecturer Expertise (PLE) and Personal Trial Experience (PTE) variables showed significant differences. This group showed high ratings of instructor expertise, with a Cohen's d effect size of .511 and a p-value of .0003, indicating a medium to large effect, indicating how this group viewed the importance of quality interactions with competent instructors. In addition, the Personal Trial Experience (PTE) variable also stood out with a significant effect, as respondents expected to be able to try out and directly assess the suitability of the learning methods offered by online course providers. This is important so that they can ensure that the methods are effective and suitable to support their goals for knowledge enrichment. As such, the opportunity to experience hands-on learning before making a long-term commitment is key to choosing which OPC provider to be purchased.

Kruskal Wallis Comparison

Table 21. Kruskal Wallis Based on OPC Usage Duration

Variable	df	Kruskal-Wallis H	Asymp. Sig.	Highest Rank Group	Mean Rank
CERT	5	4.541	.474	>5 years	144.17
PEE	5	6.641	.249	3-5 years	136.27
PLE	5	6.455	.264	1-2 years	134.37
TEST	5	3.762	.584	>5 years	134.75
BT	5	6.041	.302	1-2 years	133.22
PFC	5	10.735	.057	3-5 years	149.57
PTE	5	12.471	.029	>5 years	148.58
PUI	5	8.906	.113	>5 years	161.08

In this section, respondents are required to select one of the six available options for the duration of usage. The options are as follows: 3 months ago, the past 4 to 6 months, the past 7 to 11 months, the past 1 year, the past 2 to 5 years, and greater than five years. The results of the Kruskal-Wallis indicate that PTE and PFC variables show the most significant differences between the groups, with p-values of 0.029 and 0.057 respectively. This suggests that these two variables are influenced by the duration of participant's experience with the courses.

Participants who have been engaged with the courses for longer durations consistently display higher rankings across multiple variables, including PTE, PUI, and PFC. This suggests that individuals who have been engaged in the process for a longer period of time tend to view the financial costs and personal trial experiences more favorably.

Conversely, variables such as CERT, PEE, and TEST do not exhibit statistically significant differences across the varying usage durations, implying these factors remain relatively stable regardless of how long users have been engaged with the paid online courses.

Table 22. Kruskal Wallis Based on OPC Monthly Budget

Variable	df	Kruskal-Wallis H	Asymp. Sig.	Highest Rank Group	Mean Rank
CERT	5	10.585	.060	> Rp.7.000.000	148.45
PEE	5	7.571	.182	> Rp.7.000.000	135.95
PLE	5	20.371	.001	> Rp.7.000.000	159.70
TEST	5	7.913	.161	Rp 250.000 - Rp 500.000	131.69
BT	5	4.646	.461	> Rp.7.000.000	132.65
PFC	5	18.245	.003	< Rp 250.000	145.79
PTE	5	5.409	.368	> Rp.7.000.000	148.90
PUI	5	12.094	.034	Rp 250.000 - Rp 500.000	139.67

The Kruskal-Wallis test, based on respondents' budget for monthly online course purchases, indicates that there are two variables that differ significantly. The PLE and PFC variables have a significant effect, as reflected by the p-value of .001 and .003, respectively. This suggests that these two variables are notably influenced by the amount of budget participants are willing to allocate for online courses. In contrast, the CERT, PEE, BT, and PTE variables exhibit no significant differentiation based on budgetary allocation, as indicated by p-values exceeding 0.0. Group with highest monthly budget value expertise of the lecturer and group with smallest monthly budget more sensitive with price.

Business Solution

The results of this study indicate that the variables that significantly influence purchase intention are Perceived Lecturer Expertise (PLE), Perceived Financial Cost (PFC), and Personal Trial Experience (PTE). These variables were found to be significant when examined in several group comparisons. The business solution will be developed based on the findings. Detail of data analysis results are summarized below.

Table 23. Summary of Statistical Analysis and Significant Results

Statistical Analysis	Significant Variable	Significant Group
Multiple Regression	PLE, PTE, and PFC	-
T Test	PLE	Men
	CERT	Pursue Certification Motivation
	CERT, PLE	Switch Career Motivation
	PLE, Testimonials, BT, and PTE	Support Current Career Motivation
	PLE PTE	Knowledge Enrichment Motivation
Kruskall Wallis	PTE	3-5 years usage duration
	PFC	> 5 years usage duration
	PLE	> Rp 7.000.000
	PFC	< Rp 250.000

Business Solution Based on Perceived Lecturer Expertise (PLE)

The variable Perceived Lecturer Expertise (PLE) will be the variable used as the first business suggestion. PLE has shown significant impact across multiple categories in regression analysis and t-test. Invest in recruiting highly reputable or highly skilled lecturer, and promote their expertise and success stories in the marketing campaigns. Enhancing the credentials of the instructor can increase the attractiveness and satisfaction of the course. Some examples of the players in online education are mentioned below.
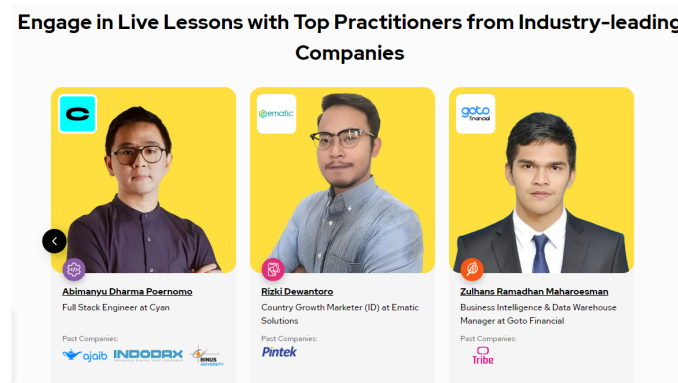
Figure 1. Marketing Campaign Example for Lecturer Expertise (1)
Source: RevoU Website

Marketing campaign of RevoU is one of the example that successfully highlighting the lecturer expertise. The current company of the lecture and their work experience are well-mentioned. Moreover, each of their profile is clickable and lead to lecturer's linkedin personal profil page which make the potential users to easier to check wether the lecturer expertise match their needs.
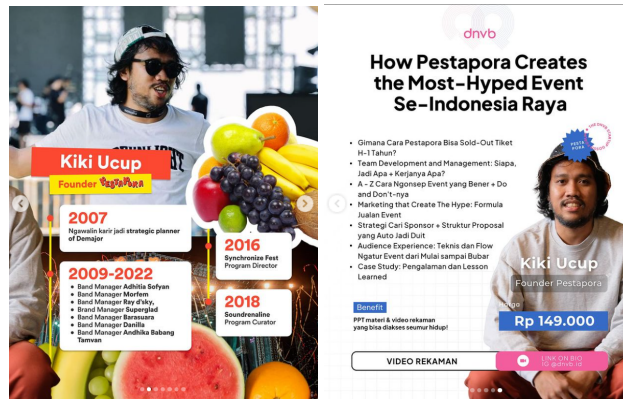
Figure 2. Marketing Campaign Example for Lecturer Expertise (2)
Source: Instagram Official of dnvb

The marketing campaign created by dnvb also provides a clear overview of the speaker's work history in the form of a timeline. This enables potential users to gain insight into the lecturer's track record, facilitating a more informed decision when selecting an online course.

Business Solution Based on Personal Trial Experience (PTE)

Personal Trial Experience (PTE) is the second variable that suggested to be highlighted in marketing campaign of OPC provider. This variable is found to be significant in regression analysis and important for both knowledge enrichment and support for current careers, indicating its value in helping participants evaluate and benefit from courses. OPC providers might have to develop more hands-on learning opportunities, such as free trial classes, workshops, or temporary access to course materials, allowing potential and current users to experience the teaching style and course efficacy firsthand. Some examples of the players in online education are mentioned below.
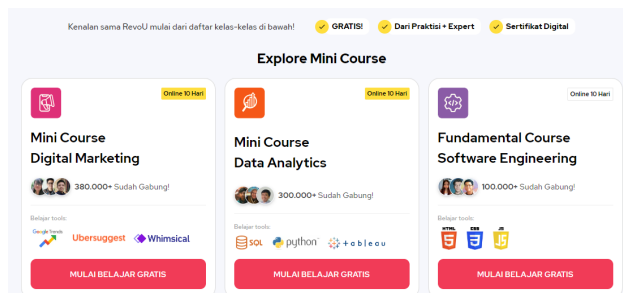
Figure 3. Marketing Campaign Example for Trial Experience (1)
Source: Revou Official Website

RevoU is renowned for offering a two-week trial program that provides an introductory overview of their mini course. In this mini-course, potential users are offered the opportunity to gain insight into the class system that would be available to them if they were to enroll in the 3-6 month bootcamp class. In addition to the material and certificate covered, RevoU also provides assignments that can be utilized as portfolios by potential users who participate in this mini-trial. Following the completion of the trial class, participant of this class will be offered a 3-6 month bootcamp program as an extension this mini course.
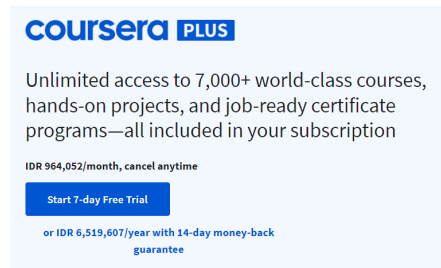
Figure 4. Marketing Campaign Example for Trial Experience (2)
Source: Coursera Official Website

Coursera is one of the most popular OPC platforms. It offers a free 7-day trial, which allows potential users to assess the suitability of the courses provided by Coursera for their specific needs. Additionally, Coursera offers free access to classes and materials, but when users wish to obtain a certificate, they are required to pay a fee.

Business Solution Based on Perceived Financial Cost (PFC)

Perceived Financial Cost (PFC) variable suggested as the third variable that need to be implemented in the next marketing activity. Although it has a lower beta coefficient in the regression, its significance indicates that cost is a deciding factor for participants. The results of the study indicate that there were no statistically significant differences between the groups in terms of PFC variables. This suggests that the findings are applicable to all potential users, regardless of gender and motivation.
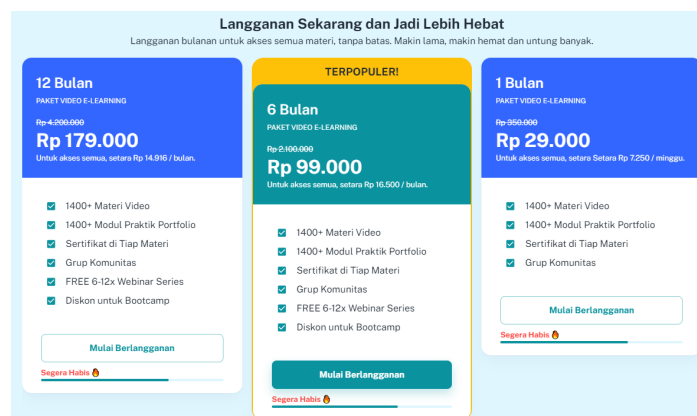

Figure 5. Marketing Campaign Example for Perceived Financial Cost
Source: Myskill Official Website

The Myskill package provides a clear illustration of the costs and benefits that potential users can expect to derive from the package. This information allows potential users to evaluate the cost-effectiveness of purchasing the OPC package. Additionally, the statement that the listed price is the discounted price may influence potential users' decision-making regarding whether to purchase the course immediately or to postpone the purchase. OPC providers may implement flexible pricing models, offer scholarships, or consider price adjustments to attract a greater number of participants, particularly those who are cost-sensitive. This is evident from the Kruskal-Wallis test results, which indicate that respondents with the lowest budget are the most likely to consider price.

Conclusion

This study investigates the factors influencing the purchase intention of online paid courses and explores how demographic characteristics and program types impact the significance of key variables. Based on regression analysis, Perceived Lecturer Expertise (PLE), Personal Trial

Experience (PTE), and Perceived Financial Cost (PFC) are identified as significant factors, diverging from previous findings by Chen et al. (2021), which emphasized trust and performance expectation. Statistical analyses reveal nuanced insights: PLE is significant for males and individuals motivated by certification or career switching, while PTE, testimonials, and brand trust are influential for those enhancing current careers. Users motivated by knowledge enrichment prioritize PLE and PTE. Duration of engagement also matters, with PTE significant for users active for 3-5 years, while PFC is critical for both low-budget (< IDR 250,000) and high-budget (> IDR 7,000,000) users, emphasizing cost sensitivity across different financial groups. These findings underscore the varied and context-dependent drivers of purchase intention for online courses.

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